

Information to identify the case:			
Debtor 1	Richard D. Kardos		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10862-TPA			
Social Security number or ITIN		xxx-xx-0684	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 8/18/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard D. Kardos	
2. All other names used in the last 8 years		
3. Address	817 McConnell Avenue Erie, PA 16505	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814-464-9740 Date: 9/18/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

For more information, see page 2

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Richard D. Kardos
 Debtor

Case No. 17-10862-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: 309I

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Sep 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2017.

db	+Richard D. Kardos, 817 McConnell Avenue, Erie, PA 16505-3215
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
14678589	Citimortgage Inc, Attn: Bankruptcy, PO Box 6423, Sioux Falls, SD 57117
14678590	+Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14678592	+HSBC Bank, Attn: Bankruptcy, PO Box 30256, Salt Lake City, UT 84130-0256
14684236	+Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14678596	+Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dan@mrdebtbuster.com Sep 19 2017 02:21:47 Daniel P. Foster, Foster Law Offices, PO Box 966, Meadville, PA 16335
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2017 02:22:08 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 19 2017 02:22:23 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14678587	+EDI: GMACFS.COM Sep 19 2017 02:13:00 Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14678588	+EDI: CAPITALONE.COM Sep 19 2017 02:13:00 Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
14678591	+E-mail/Text: bankruptcy.notices@hdfsi.com Sep 19 2017 02:22:48 Harley Davidson Financial, Attention: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
14678593	+EDI: CBSKOHLS.COM Sep 19 2017 02:13:00 Kohls / Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
14678594	+EDI: PRA.COM Sep 19 2017 02:13:00 Portfolio Recovery & Associates, PO Box 41067, Norfolk, VA 23541-1067
14678595	+EDI: RMSC.COM Sep 19 2017 02:13:00 Synchrony Bank / Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Richard D. Kardos dan@mrdebtbuster.com,
 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
 James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4